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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re: **Case No. 09-40678 WJL**
ABDUL GHAFAR and Chapter 13
FAUZIA FAZAL GHAFAR,
MOTION TO MODIFY CHAPTER 13 PLAN
Debtors.

The above-named debtors apply to the court for an order to modify their Chapter 13 Plan as follows:

Commencing October 2011, debtors will pay \$100.00 per month to the Trustee. Any plan arrearages shall be forgiven. Unsecured, non-priority creditors shall be paid on a pro-tanto basis.

The modification is sought on the following grounds:
Debtors' income has decreased while their expenses have increased.

Dated: October 6, 2011

/s/ Patrick L. Forte
PATRICK L. FORTE
Attorney for Debtors